



*What will you  
build?*

# Habitat for Humanity Partners in Community Improvement

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Habitat for Humanity of Iowa



# Habitat for Humanity in Iowa

- 36 Independent affiliates serving one/multiple counties
- Each affiliate has its own board of directors



# Habitat for Humanity in Iowa

- 2011 marks the 25<sup>th</sup> year in Iowa
- We have served over 1000 low income families by building or renovating homes in Iowa communities



## We Serve

Families at 30 – 60% of area median income by selling homes at 0% interest for terms that do not exceed 30% of their income



# Partner family requirements

- Must have the ability to pay back 0% mortgages
- Need for housing



# Partner family requirements

- Willingness to partner by providing sweat equity working on their own or others homes



# Barriers to rehabs

- Lack of access to affordable loans
- Older home stock predominate in non metropolitan areas
- Environmental issues
  - Lead paint
  - Asbestos



# Barriers to rehabs

- Loans and grants focused outside of metropolitan areas
- Energy efficiency – green development-retrofitting for accessibility





# Our tool box

- New construction
- Rehab through acquisition and sale
- Rehabs and repairs (owner occupied)



## Our tool box

### **A Brush With Kindness (ABWK) project**

- 5% of the value of a home-minor outdoor projects

### **Weatherization**

- not to exceed 10% of the home value



# Our tool box

## Critical Home repair

- exceeds 15% of the home value

Examples: accessibility, aging in place, extensive plumbing, heating, electrical work, repairs of roofs, walls, floors, insulation, indoor air quality



# Best Practices

- Affiliates partner with cities, counties, local housing trust funds
- Tax sales cities get certificate for lots and houses going to tax sales 6 months rather than 3 years
- Work with community developers and neighborhood planners on Neighborhood Revitalization



# Best Practices

- Affiliates work with city code enforcement inspectors to identify households that would benefit from homeowner occupied repair.
- Infill lots used for new construction
- Acquisition/rehabs of existing housing stock



# Best Practices

- Building permit fees waived
- NSP projects
- Acquiring foreclosures
- Rock the Block
- Thrivent builds neighborhoods



# Best Practices

- Disaster response-preferred developer status to rebuild disaster impacted areas
- Neighborhood Stabilization Program (NSP) provided lots for new construction after demolition of existing buildings
- Use HOME Funds and CBDG for land and new construction



# Habitat Pilot programs

- Veterans initiative
- Sustainable Building Specialist
- Rehab feasibility check list
- Deconstruction





# Contact Information

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